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ATTORNEY FOR DEBTOR

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE NORTHERN DISTRICT OF TEXAS
DALLAS DIVISION**

IN RE:	§
CARMEN ADRIANA DE LA TORRE	§
Debtor	§
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BAYVIEW LOAN SERVICING, LLC	§
ITS ASSIGNS AND/OR SUCCESSORS	§
IN INTEREST	§
Movant	§
vs.	§
CARMEN ADRIANA DE LA TORRE and	§
THOMAS POWERS, Trustee	§
Respondents	§

**DEBTOR'S RESPONSE TO MOTION OF BAYVIEW LOAN
SERVICING, LLC FOR RELIEF FROM THE AUTOMATIC STAY OF AN
ACT AGAINST CO-DEBTOR OF U.S.C. § 1301**

COMES NOW, CARMEN ADRIANA DE LA TORRE, (hereinafter "Debtor") with her Response to Motion for Relief from the Automatic Stay of an Act Against Co-Debtor of 11 U.S.C. § 1301 (the "Motion") filed by BAYVIEW LOAN SERVICING, LLC (hereinafter "Movant") and in support thereof would respectfully show the Court as follows:

1. Debtor admits the allegations contained in paragraphs 1 and 2 of Movant's Motion.

2. Debtor neither admits nor denies the allegations in paragraphs 3, 4, 5, 6, 7, and 10 of Movant's Motion

3. Debtor denies the allegations contained in paragraphs 8, 9, 11, and 14 of Movant's Motion. Movant is adequately protected during the pendency of the Debtor's bankruptcy proceeding and no "cause" exists to modify the automatic stay.

4. Except as set forth above, anything not specifically admitted herein is hereby denied.

5. Debtor would suffer an undue hardship and irreparable injury if the Automatic Stay were lifted. (See Attached Debtor's Affidavit Exhibit "A")

WHEREFORE, PREMISES CONSIDERED, Debtor respectfully requests that this Court deny the relief requested in the Motion and allow the automatic stay to continue pursuant to Section 362 of the Bankruptcy Code.

Respectfully submitted,

By: /s/ Areya Holder
Areya E. Holder
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CERTIFICATE OF SERVICE

The undersigned certifies that a true and correct copy of the foregoing instrument has been served via electronic notice and/or regular first class mail to the following on this 5th day of June, 2009.

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Respectfully submitted,

By: /s/Areya Holder